

Exhibit to Declaration Under 37 C.F.R. § 1.131

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EXHIBIT B

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July 13, 2000

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Re: United States Patent Application
"Money-Transfer Techniques"
Our File: Uniteller-13/3

Dear Zeke:

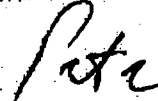
Enclosed is a draft of the above-captioned patent application and a set of drawings.

Please have the inventor review the draft application and directly call or e-mail Jerry Murray (telephone: 732-223-1355) with any and all corrections and comments he might have (if any). Upon receipt of these changes or approval of the application as it stands, we will prepare the final version for execution by the inventor.

Of course, should you have any questions or comments, please feel free to call me at any time.

Best Regards,

MICHAELSON & WALLACE



Peter L. Michaelson

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encs.